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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Application of:	Cohen
Serial No.:	09/955,464
Filing Date:	9/18/2001
For:	Systems for financial and electronic commerce
Examiner:	Hani M. Kazimi
Art Unit:	3624
Attorney Docket No.:	4018.016

Patent Application

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Transmittal Letter
(9 pages total including this page)

Enclosed please find a Response to the Office Action of 10-5-05, including a request for a three month extension of the time provided for response. The Commissioner is hereby authorized to charge all amounts due for the present transmittal to Deposit Account No. 50-1604.

Dated: April 5, 2006

Respectfully submitted,



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CERTIFICATE OF MAILING (FACSIMILE TRANSMISSION)

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office at Facsimile Number 571-273-8300 on April 5, 2006.


Morris E. Cohen
Transmission Date: April 5, 2006

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Amendment and Response to Office Action of October 5, 2005

In response to the Office Action of October 5, 2005, please amend the above-captioned application as follows:

Amendments to the Specification begin on page 3 of this transmittal.

Amendments to the Claims are reflected in the listing of claims which begins on page 4 of this transmittal.

Remarks begin on page 8 of this transmittal.